

Submitter: Matt Blair
On Behalf Of:
Committee: House Committee On Behavioral Health
Measure, Appointment or Topic: HB4028
Subject: Support for HB 4028 – Clarify Rules to Keep Specialists In-Network

To: Chair Pham and Members of the Behavioral Health Committee
From: Matt Blair
Date: February 4, 2026

Dear Chair Pham and Members of the Committee,

My name is Matt Blair, and I have been a resident of Portland, Oregon for about 24 years. I am writing to you today not as a healthcare professional, but as a concerned patient and UnitedHealthcare policyholder who relies on that insurance to access medical care for my partner and I. I am writing to urge you to support HB 4028.

I pay significant monthly premiums for health insurance with the expectation that when I need care, I will be able to find a qualified provider within my network. However, the reality of seeking mental health care in Oregon often does not match that promise.

Despite the rapidly increasing cost of healthcare over the last few decades, it has always been a challenge to find a qualified provider in-network. I have had this experience across multiple insurers: Regency Blue Cross Blue Shield, ZoomHealth, Kaiser, and now UnitedHealthcare. Just getting an appointment with a behavioral specialist can be a months long process, and I have repeatedly waited for months only to find that provider to not have consistent availability, or not be a good match for my health care needs at the time.

There have been several times in the last few decades when I found a mental health care provider with experience and speciality I need, only to learn they are out-of-network or do not take insurance at all. I have simply paid out of pocket at times in my life when I've been able to afford it. But that's not something I can always do, it's not something everyone can do, and it's deeply unfair to have to pay out of network or full fee when I'm already paying high insurance premiums.

I know several mental health care providers who do take insurance, and all of them have told me be about the specter of audits hanging over them — particularly because of the uncertainty about the process, and the cash flow impacts of having a large company clawback thousands of dollars from an individual provider or small business. As someone who has owned a small business, I would be reluctant to take

on contracts with broad and unpredictable clawbacks like this.

Please support HB 4028 to help keep skilled mental health providers in Oregon's insurance networks.

Sincerely,

Matt Blair
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